

# **Chino Commercial Bank Announces Termination of Formal Agreement with the Comptroller of the Currency**

October 11, 2013

Chino, CA –Chino Commercial Bancorp (the “Company”) (OTC: CCBC), parent company of Chino Commercial Bank NA (the “Bank”), today announced that on October 10, 2013, the Bank was informed by its primary regulator, the Office of the Comptroller of the Currency (the “OCC”), that the formal written agreement between the Bank and the OCC, dated April 12, 2011 (the “Agreement”), was terminated effective October 10, 2013.

President and CEO Dann H. Bowman stated, “We are very pleased with the action taken by the OCC and we are gratified that our primary regulator has recognized the significant progress we have made in addressing the requirements of the Formal Agreement. Separate from the Agreement, we would like to emphasize that Risk Management, Compliance, Internal Control, Underwriting and Credit Administration policies and procedures which have been built over the past two years will continue to be a core part of our culture and operations.”

## **Corporate Information**

Chino Commercial Bancorp is a one-bank holding company engaged in the commercial banking business through its wholly owned subsidiary Chino Commercial Bank, a full service commercial bank headquartered in Chino California. Organized in 2000, the Bank has 3 branch offices in Southern California. For more information about the Bank and its products and services, please visit [www.ChinoCommercialBank.com](http://www.ChinoCommercialBank.com).

## **Safe Harbor Statement Pursuant to the Private Securities Litigation Reform Act of 1995**

This press release includes statements which look to the future. These can include remarks about the Company, the banking industry, the economy in general, expectations of the business environment in which the Company operates, projections of future performance, and potential future credit experience. These remarks are based upon current management expectations, and may, therefore, involve risks and uncertainties that cannot be predicted or quantified and are beyond the Company’s control and are subject to a variety of uncertainties that could cause future results to vary materially from the Company’s historical performance, or from current expectations. These remarks may be identified by such forward-looking statements as “should,”

“expect,” “believe,” “view,” “opportunity,” “allow,” “continues,” “reflects,” “typically,” “usually,” “anticipate,” or similar statements or variations of such terms. Factors that could affect the Company include, but are not limited to: potentially increased capital requirements mandated by the Company’s regulators; the Company’s ability to raise capital; changes in interest rates; increases or decreases in retail and commercial economic activity in the Company’s market area; variations in the ability and propensity of consumers and businesses to borrow, repay, or deposit money, or to use other banking and financial services; results of regulatory examinations; any failure by the Company to maintain effective internal control over financial reporting; larger-than-expected losses from the sale of assets; and the potential that net charge-offs are higher than expected or for further increases in our provision for loan losses. Finally, new and unanticipated legislation, regulation, or accounting standards may require the Company to change its practices in ways that materially change the results of operations. We have no obligation to update any forward-looking statements to reflect events or circumstances after the date of this document.

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